Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency Statistics in Canada

Third Quarter of 2012

Canada

OSB • BSF

Protecting the integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Newfoundland and Labrador	**428**	**503**	**523**	**-14.9**	**-18.2**	**1,827**	**2,265**	**-19.3**
Bankruptcies	394	451	492	-12.6	-19.9	1,681	2,137	-21.3
Proposals	34	52	31	-34.6	9.7	146	128	14.1
Prince Edward Island	**151**	**166**	**154**	**-9.0**	**-1.9**	**603**	**655**	**-7.9**
Bankruptcies	114	116	121	-1.7	-5.8	457	569	-19.7
Proposals	37	50	33	-26.0	12.1	146	86	69.8
Nova Scotia	**1,032**	**1,203**	**1,127**	**-14.2**	**-8.4**	**4,421**	**4,899**	**-9.8**
Bankruptcies	763	940	871	-18.8	-12.4	3,379	3,903	-13.4
Proposals	269	263	256	2.3	5.1	1,042	996	4.6
New Brunswick	**981**	**1,033**	**899**	**-5.0**	**9.1**	**3,928**	**3,535**	**11.1**
Bankruptcies	718	813	708	-11.7	1.4	3,008	2,912	3.3
Proposals	263	220	191	19.5	37.7	920	623	47.7
Quebec	**8,836**	**9,692**	**8,839**	**-8.8**	**0.0**	**37,725**	**38,412**	**-1.8**
Bankruptcies	6,087	6,721	6,397	-9.4	-4.8	26,140	27,980	-6.6
Proposals	2,749	2,971	2,442	-7.5	12.6	11,585	10,432	11.1
Ontario	**11,561**	**13,070**	**12,246**	**-11.5**	**-5.6**	**49,918**	**53,671**	**-7.0**
Bankruptcies	5,846	6,522	6,347	-10.4	-7.9	25,038	28,260	-11.4
Proposals	5,715	6,548	5,899	-12.7	-3.1	24,880	25,411	-2.1
Manitoba	**464**	**514**	**528**	**-9.7**	**-12.1**	**1,994**	**2,370**	**-15.9**
Bankruptcies	330	342	368	-3.5	-10.3	1,365	1,709	-20.1
Proposals	134	172	160	-22.1	-16.3	629	661	-4.8
Saskatchewan	**465**	**488**	**549**	**-4.7**	**-15.3**	**1,949**	**2,299**	**-15.2**
Bankruptcies	278	288	353	-3.5	-21.2	1,146	1,444	-20.6
Proposals	187	200	196	-6.5	-4.6	803	855	-6.1
Alberta	**2,243**	**2,485**	**2,490**	**-9.7**	**-9.9**	**9,741**	**10,623**	**-8.3**
Bankruptcies	1,411	1,592	1,718	-11.4	-17.9	6,327	7,624	-17.0
Proposals	832	893	772	-6.8	7.8	3,414	2,999	13.8
British Columbia	**2,875**	**3,214**	**2,983**	**-10.5**	**-3.6**	**12,054**	**12,345**	**-2.4**
Bankruptcies	1,860	2,115	2,032	-12.1	-8.5	7,810	8,879	-12.0
Proposals	1,015	1,099	951	-7.6	6.7	4,244	3,466	22.4
Northwest Territories	**9**	**9**	**12**	**0.0**	**-25.0**	**44**	**47**	**-6.4**
Bankruptcies	3	5	9	-40.0	-66.7	26	32	-18.8
Proposals	6	4	3	50.0	100.0	18	15	20.0
Yukon	**12**	**6**	**12**	**100.0**	**0.0**	**30**	**46**	**-34.8**
Bankruptcies	5	5	10	0.0	-50.0	20	40	-50.0
Proposals	7	1	2	600.0	250.0	10	6	66.7
Nunavut	**2**	**0**	**2**	**--**	**0.0**	**3**	**10**	**-70.0**
Bankruptcies	1	0	1	--	0.0	1	9	-88.9
Proposals	1	0	1	--	0.0	2	1	100.0
Canada	**29,059**	**32,383**	**30,364**	**-10.3**	**-4.3**	**124,237**	**131,177**	**-5.3**
Bankruptcies	**17,810**	**19,910**	**19,427**	**-10.5**	**-8.3**	**76,398**	**85,498**	**-10.6**
Proposals	**11,249**	**12,473**	**10,937**	**-9.8**	**2.9**	**47,839**	**45,679**	**4.7**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Newfoundland and Labrador	**420**	**502**	**518**	**-16.3**	**-18.9**	**1,807**	**2,235**	**-19.1**
Bankruptcies	390	450	487	-13.3	-19.9	1,667	2,109	-21.0
Proposals	30	52	31	-42.3	-3.2	140	126	11.1
Prince Edward Island	**148**	**163**	**150**	**-9.2**	**-1.3**	**581**	**635**	**-8.5**
Bankruptcies	111	114	117	-2.6	-5.1	439	555	-20.9
Proposals	37	49	33	-24.5	12.1	142	80	77.5
Nova Scotia	**1,010**	**1,179**	**1,109**	**-14.3**	**-8.9**	**4,328**	**4,763**	**-9.1**
Bankruptcies	747	918	857	-18.6	-12.8	3,302	3,786	-12.8
Proposals	263	261	252	0.8	4.4	1,026	977	5.0
New Brunswick	**964**	**1,015**	**878**	**-5.0**	**9.8**	**3,869**	**3,463**	**11.7**
Bankruptcies	709	800	693	-11.4	2.3	2,965	2,858	3.7
Proposals	255	215	185	18.6	37.8	904	605	49.4
Quebec	**8,357**	**9,161**	**8,382**	**-8.8**	**-0.3**	**35,646**	**36,317**	**-1.8**
Bankruptcies	5,726	6,328	6,067	-9.5	-5.6	24,607	26,411	-6.8
Proposals	2,631	2,833	2,315	-7.1	13.7	11,039	9,906	11.4
Ontario	**11,249**	**12,731**	**11,886**	**-11.6**	**-5.4**	**48,480**	**52,035**	**-6.8**
Bankruptcies	5,606	6,275	6,057	-10.7	-7.4	23,945	26,952	-11.2
Proposals	5,643	6,456	5,829	-12.6	-3.2	24,535	25,083	-2.2
Manitoba	**456**	**505**	**514**	**-9.7**	**-11.3**	**1,932**	**2,306**	**-16.2**
Bankruptcies	322	337	355	-4.5	-9.3	1,317	1,656	-20.5
Proposals	134	168	159	-20.2	-15.7	615	650	-5.4
Saskatchewan	**432**	**452**	**506**	**-4.4**	**-14.6**	**1,813**	**2,137**	**-15.2**
Bankruptcies	262	264	320	-0.8	-18.1	1,060	1,334	-20.5
Proposals	170	188	186	-9.6	-8.6	753	803	-6.2
Alberta	**2,186**	**2,394**	**2,411**	**-8.7**	**-9.3**	**9,416**	**10,266**	**-8.3**
Bankruptcies	1,364	1,522	1,654	-10.4	-17.5	6,079	7,340	-17.2
Proposals	822	872	757	-5.7	8.6	3,337	2,926	14.0
British Columbia	**2,806**	**3,160**	**2,921**	**-11.2**	**-3.9**	**11,794**	**12,104**	**-2.6**
Bankruptcies	1,811	2,070	1,985	-12.5	-8.8	7,612	8,688	-12.4
Proposals	995	1,090	936	-8.7	6.3	4,182	3,416	22.4
Northwest Territories	**9**	**8**	**12**	**12.5**	**-25.0**	**43**	**45**	**-4.4**
Bankruptcies	3	5	9	-40.0	-66.7	26	32	-18.8
Proposals	6	3	3	100.0	100.0	17	13	30.8
Yukon	**12**	**5**	**11**	**140.0**	**9.1**	**29**	**44**	**-34.1**
Bankruptcies	5	4	9	25.0	-44.4	19	39	-51.3
Proposals	7	1	2	600.0	250.0	10	5	100.0
Nunavut	**1**	**0**	**2**	**--**	**-50.0**	**2**	**10**	**-80.0**
Bankruptcies	0	0	1	--	-100.0	0	9	-100.0
Proposals	1	0	1	--	0.0	2	1	100.0
Canada	**28,050**	**31,275**	**29,300**	**-10.3**	**-4.3**	**119,740**	**126,360**	**-5.2**
Bankruptcies	**17,056**	**19,087**	**18,611**	**-10.6**	**-8.4**	**73,038**	**81,769**	**-10.7**
Proposals	**10,994**	**12,188**	**10,689**	**-9.8**	**2.9**	**46,702**	**44,591**	**4.7**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Newfoundland and Labrador	**8**	**1**	**5**	**700.0**	**60.0**	**20**	**30**	**-33.3**
Bankruptcies	4	1	5	300.0	-20.0	14	28	-50.0
Proposals	4	0	0	--	--	6	2	200.0
Prince Edward Island	**3**	**3**	**4**	**0.0**	**-25.0**	**22**	**20**	**10.0**
Bankruptcies	3	2	4	50.0	-25.0	18	14	28.6
Proposals	0	1	0	-100.0	--	4	6	-33.3
Nova Scotia	**22**	**24**	**18**	**-8.3**	**22.2**	**93**	**136**	**-31.6**
Bankruptcies	16	22	14	-27.3	14.3	77	117	-34.2
Proposals	6	2	4	200.0	50.0	16	19	-15.8
New Brunswick	**17**	**18**	**21**	**-5.6**	**-19.0**	**59**	**72**	**-18.1**
Bankruptcies	9	13	15	-30.8	-40.0	43	54	-20.4
Proposals	8	5	6	60.0	33.3	16	18	-11.1
Quebec	**479**	**531**	**457**	**-9.8**	**4.8**	**2,079**	**2,095**	**-0.8**
Bankruptcies	361	393	330	-8.1	9.4	1,533	1,569	-2.3
Proposals	118	138	127	-14.5	-7.1	546	526	3.8
Ontario	**312**	**339**	**360**	**-8.0**	**-13.3**	**1,438**	**1,636**	**-12.1**
Bankruptcies	240	247	290	-2.8	-17.2	1,093	1,308	-16.4
Proposals	72	92	70	-21.7	2.9	345	328	5.2
Manitoba	**8**	**9**	**14**	**-11.1**	**-42.9**	**62**	**64**	**-3.1**
Bankruptcies	8	5	13	60.0	-38.5	48	53	-9.4
Proposals	0	4	1	-100.0	-100.0	14	11	27.3
Saskatchewan	**33**	**36**	**43**	**-8.3**	**-23.3**	**136**	**162**	**-16.0**
Bankruptcies	16	24	33	-33.3	-51.5	86	110	-21.8
Proposals	17	12	10	41.7	70.0	50	52	-3.8
Alberta	**57**	**91**	**79**	**-37.4**	**-27.8**	**325**	**357**	**-9.0**
Bankruptcies	47	70	64	-32.9	-26.6	248	284	-12.7
Proposals	10	21	15	-52.4	-33.3	77	73	5.5
British Columbia	**69**	**54**	**62**	**27.8**	**11.3**	**260**	**241**	**7.9**
Bankruptcies	49	45	47	8.9	4.3	198	191	3.7
Proposals	20	9	15	122.2	33.3	62	50	24.0
Northwest Territories	**0**	**1**	**0**	**-100.0**	**--**	**1**	**2**	**-50.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	2	-50.0
Yukon	**0**	**1**	**1**	**-100.0**	**-100.0**	**1**	**2**	**-50.0**
Bankruptcies	0	1	1	-100.0	-100.0	1	1	0.0
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,009**	**1,108**	**1,064**	**-8.9**	**-5.2**	**4,497**	**4,817**	**-6.6**
Bankruptcies	**754**	**823**	**816**	**-8.4**	**-7.6**	**3,360**	**3,729**	**-9.9**
Proposals	**255**	**285**	**248**	**-10.5**	**2.8**	**1,137**	**1,088**	**4.5**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Agriculture, Forestry, Fishing and Hunting	**26**	**38**	**41**	**-31.6**	**-36.6**	**118**	**142**	**-16.9**
Bankruptcies	17	28	31	-39.3	-45.2	89	94	-5.3
Proposals	9	10	10	-10.0	-10.0	29	48	-39.6
Mining and Oil and Gas Extraction	**14**	**8**	**5**	**75.0**	**180.0**	**29**	**32**	**-9.4**
Bankruptcies	12	7	3	71.4	300.0	23	23	0.0
Proposals	2	1	2	100.0	0.0	6	9	-33.3
Utilities	**5**	**6**	**3**	**-16.7**	**66.7**	**18**	**11**	**63.6**
Bankruptcies	1	5	2	-80.0	-50.0	12	7	71.4
Proposals	4	1	1	300.0	300.0	6	4	50.0
Construction	**181**	**216**	**166**	**-16.2**	**9.0**	**812**	**811**	**0.1**
Bankruptcies	133	163	135	-18.4	-1.5	605	649	-6.8
Proposals	48	53	31	-9.4	54.8	207	162	27.8
Manufacturing	**101**	**101**	**126**	**0.0**	**-19.8**	**480**	**524**	**-8.4**
Bankruptcies	68	70	90	-2.9	-24.4	342	366	-6.6
Proposals	33	31	36	6.5	-8.3	138	158	-12.7
Wholesale Trade	**50**	**61**	**57**	**-18.0**	**-12.3**	**244**	**273**	**-10.6**
Bankruptcies	39	42	45	-7.1	-13.3	182	214	-15.0
Proposals	11	19	12	-42.1	-8.3	62	59	5.1
Retail Trade	**135**	**156**	**155**	**-13.5**	**-12.9**	**611**	**667**	**-8.4**
Bankruptcies	106	122	123	-13.1	-13.8	457	535	-14.6
Proposals	29	34	32	-14.7	-9.4	154	132	16.7
Transportation and Warehousing	**50**	**65**	**81**	**-23.1**	**-38.3**	**240**	**333**	**-27.9**
Bankruptcies	42	51	66	-17.6	-36.4	189	274	-31.0
Proposals	8	14	15	-42.9	-46.7	51	59	-13.6
Information and Cultural Industries	**13**	**18**	**17**	**-27.8**	**-23.5**	**62**	**82**	**-24.4**
Bankruptcies	8	16	8	-50.0	0.0	53	52	1.9
Proposals	5	2	9	150.0	-44.4	9	30	-70.0
Finance and Insurance	**17**	**15**	**21**	**13.3**	**-19.0**	**79**	**115**	**-31.3**
Bankruptcies	13	13	13	0.0	0.0	62	88	-29.5
Proposals	4	2	8	100.0	-50.0	17	27	-37.0
Real Estate and Rental and Leasing	**27**	**21**	**24**	**28.6**	**12.5**	**116**	**154**	**-24.7**
Bankruptcies	19	11	19	72.7	0.0	76	123	-38.2
Proposals	8	10	5	-20.0	60.0	40	31	29.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Professional, Scientific and Technical Services	**59**	**63**	**54**	**-6.3**	**9.3**	**292**	**279**	**4.7**
Bankruptcies	42	43	38	-2.3	10.5	209	195	7.2
Proposals	17	20	16	-15.0	6.3	83	84	-1.2
Management of Companies and Enterprises	**15**	**15**	**13**	**0.0**	**15.4**	**60**	**53**	**13.2**
Bankruptcies	15	13	9	15.4	66.7	52	44	18.2
Proposals	0	2	4	-100.0	-100.0	8	9	-11.1
Administrative and Support, Waste Management and Remediation Services	**45**	**54**	**54**	**-16.7**	**-16.7**	**223**	**210**	**6.2**
Bankruptcies	33	40	42	-17.5	-21.4	161	174	-7.5
Proposals	12	14	12	-14.3	0.0	62	36	72.2
Educational Services	**6**	**8**	**6**	**-25.0**	**0.0**	**32**	**33**	**-3.0**
Bankruptcies	6	6	4	0.0	50.0	28	23	21.7
Proposals	0	2	2	-100.0	-100.0	4	10	-60.0
Health Care and Social Assistance	**19**	**14**	**16**	**35.7**	**18.8**	**60**	**79**	**-24.1**
Bankruptcies	15	11	12	36.4	25.0	44	60	-26.7
Proposals	4	3	4	33.3	0.0	16	19	-15.8
Arts, Entertainment and Recreation	**15**	**16**	**20**	**-6.3**	**-25.0**	**72**	**89**	**-19.1**
Bankruptcies	11	14	16	-21.4	-31.3	61	77	-20.8
Proposals	4	2	4	100.0	0.0	11	12	-8.3
Accommodation and Food Services	**161**	**174**	**140**	**-7.5**	**15.0**	**678**	**621**	**9.2**
Bankruptcies	115	119	110	-3.4	4.5	485	485	0.0
Proposals	46	55	30	-16.4	53.3	193	136	41.9
Other Services (except Public Administration)	**70**	**58**	**62**	**20.7**	**12.9**	**267**	**303**	**-11.9**
Bankruptcies	59	49	48	20.4	22.9	227	243	-6.6
Proposals	11	9	14	22.2	-21.4	40	60	-33.3
Public Administration	**0**	**1**	**3**	**-100.0**	**-100.0**	**4**	**5**	**-20.0**
Bankruptcies	0	0	2	--	-100.0	3	2	50.0
Proposals	0	1	1	-100.0	-100.0	1	3	-66.7
Total	**1,009**	**1,108**	**1,064**	**-8.9**	**-5.2**	**4,497**	**4,817**	**-6.6**
Bankruptcies	**754**	**823**	**816**	**-8.4**	**-7.6**	**3,360**	**3,729**	**-9.9**
Proposals	**255**	**285**	**248**	**-10.5**	**2.8**	**1,137**	**1,088**	**4.5**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Newfoundland and Labrador	**420**	**502**	**518**	**-16.3**	**-18.9**	**1,807**	**2,235**	**-19.1**
Bankruptcies	**390**	**450**	**487**	**-13.3**	**-19.9**	**1,667**	**2,109**	**-21.0**
Proposals	**30**	**52**	**31**	**-42.3**	**-3.2**	**140**	**126**	**11.1**
Avalon Peninsula	167	237	228	-29.5	-26.8	761	937	-18.8
Bankruptcies	154	207	208	-25.6	-26.0	677	860	-21.3
Proposals	13	30	20	-56.7	-35.0	84	77	9.1
South Coast - Burin Peninsula	45	34	33	32.4	36.4	146	207	-29.5
Bankruptcies	39	34	33	14.7	18.2	139	203	-31.5
Proposals	6	0	0	--	--	7	4	75.0
West Coast - Northern Peninsula - Labrador	92	88	109	4.5	-15.6	390	441	-11.6
Bankruptcies	89	78	104	14.1	-14.4	369	417	-11.5
Proposals	3	10	5	-70.0	-40.0	21	24	-12.5
Notre Dame - Central Bonavista Bay	116	143	148	-18.9	-21.6	509	651	-21.8
Bankruptcies	108	130	142	-16.9	-23.9	482	629	-23.4
Proposals	8	13	6	-38.5	33.3	27	22	22.7
Prince Edward Island	**148**	**163**	**150**	**-9.2**	**-1.3**	**581**	**635**	**-8.5**
Bankruptcies	**111**	**114**	**117**	**-2.6**	**-5.1**	**439**	**555**	**-20.9**
Proposals	**37**	**49**	**33**	**-24.5**	**12.1**	**142**	**80**	**77.5**
Nova Scotia	**1,010**	**1,179**	**1,109**	**-14.3**	**-8.9**	**4,328**	**4,763**	**-9.1**
Bankruptcies	**747**	**918**	**857**	**-18.6**	**-12.8**	**3,302**	**3,786**	**-12.8**
Proposals	**263**	**261**	**252**	**0.8**	**4.4**	**1,026**	**977**	**5.0**
Cape Breton	168	182	228	-7.7	-26.3	675	906	-25.5
Bankruptcies	117	129	158	-9.3	-25.9	473	668	-29.2
Proposals	51	53	70	-3.8	-27.1	202	238	-15.1
North Shore	161	198	177	-18.7	-9.0	725	774	-6.3
Bankruptcies	124	152	130	-18.4	-4.6	555	582	-4.6
Proposals	37	46	47	-19.6	-21.3	170	192	-11.5
Annapolis Valley	157	170	159	-7.6	-1.3	650	651	-0.2
Bankruptcies	129	147	135	-12.2	-4.4	546	549	-0.5
Proposals	28	23	24	21.7	16.7	104	102	2.0
Southern	120	152	146	-21.1	-17.8	539	638	-15.5
Bankruptcies	85	114	120	-25.4	-29.2	402	523	-23.1
Proposals	35	38	26	-7.9	34.6	137	115	19.1
Halifax	404	477	399	-15.3	1.3	1,739	1,794	-3.1
Bankruptcies	292	376	314	-22.3	-7.0	1,326	1,464	-9.4
Proposals	112	101	85	10.9	31.8	413	330	25.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
New Brunswick	**964**	**1,015**	**878**	**-5.0**	**9.8**	**3,869**	**3,463**	**11.7**
Bankruptcies	**709**	**800**	**693**	**-11.4**	**2.3**	**2,965**	**2,858**	**3.7**
Proposals	**255**	**215**	**185**	**18.6**	**37.8**	**904**	**605**	**49.4**
Campbellton - Miramichi	173	150	155	15.3	11.6	713	646	10.4
Bankruptcies	134	117	133	14.5	0.8	572	566	1.1
Proposals	39	33	22	18.2	77.3	141	80	76.3
Moncton - Richibucto	295	297	258	-0.7	14.3	1,099	1,034	6.3
Bankruptcies	215	229	193	-6.1	11.4	831	844	-1.5
Proposals	80	68	65	17.6	23.1	268	190	41.1
Saint John - St. Stephen	237	254	245	-6.7	-3.3	969	837	15.8
Bankruptcies	173	199	195	-13.1	-11.3	727	686	6.0
Proposals	64	55	50	16.4	28.0	242	151	60.3
Fredericton - Oromocto	153	198	133	-22.7	15.0	649	569	14.1
Bankruptcies	98	149	99	-34.2	-1.0	467	433	7.9
Proposals	55	49	34	12.2	61.8	182	136	33.8
Edmundston - Woodstock	105	116	88	-9.5	19.3	440	378	16.4
Bankruptcies	89	106	74	-16.0	20.3	369	330	11.8
Proposals	16	10	14	60.0	14.3	71	48	47.9
Quebec	**8,357**	**9,161**	**8,382**	**-8.8**	**-0.3**	**35,646**	**36,317**	**-1.8**
Bankruptcies	**5,726**	**6,328**	**6,067**	**-9.5**	**-5.6**	**24,607**	**26,411**	**-6.8**
Proposals	**2,631**	**2,833**	**2,315**	**-7.1**	**13.7**	**11,039**	**9,906**	**11.4**
Gaspésie - Îles-de-la-Madeleine	78	74	80	5.4	-2.5	338	387	-12.7
Bankruptcies	60	49	61	22.4	-1.6	240	272	-11.8
Proposals	18	25	19	-28.0	-5.3	98	115	-14.8
Bas-Saint-Laurent	142	168	143	-15.5	-0.7	659	676	-2.5
Bankruptcies	120	134	111	-10.4	8.1	508	479	6.1
Proposals	22	34	32	-35.3	-31.3	151	197	-23.4
Capitale-Nationale	530	596	556	-11.1	-4.7	2,229	2,442	-8.7
Bankruptcies	400	457	447	-12.5	-10.5	1,699	1,887	-10.0
Proposals	130	139	109	-6.5	19.3	530	555	-4.5
Chaudière - Appalaches	252	306	251	-17.6	0.4	1,186	1,223	-3.0
Bankruptcies	190	205	185	-7.3	2.7	834	910	-8.4
Proposals	62	101	66	-38.6	-6.1	352	313	12.5
Estrie	335	305	272	9.8	23.2	1,288	1,294	-0.5
Bankruptcies	239	233	221	2.6	8.1	952	1,064	-10.5
Proposals	96	72	51	33.3	88.2	336	230	46.1
Centre-du-Québec	211	228	222	-7.5	-5.0	960	988	-2.8
Bankruptcies	166	178	182	-6.7	-8.8	715	780	-8.3
Proposals	45	50	40	-10.0	12.5	245	208	17.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Montérégie	1,604	1,813	1,547	-11.5	3.7	6,893	6,509	5.9
Bankruptcies	1,013	1,225	1,091	-17.3	-7.1	4,628	4,613	0.3
Proposals	591	588	456	0.5	29.6	2,265	1,896	19.5
Montréal	2,036	2,238	2,184	-9.0	-6.8	8,612	9,506	-9.4
Bankruptcies	1,436	1,596	1,608	-10.0	-10.7	6,138	7,073	-13.2
Proposals	600	642	576	-6.5	4.2	2,474	2,433	1.7
Laval	432	551	437	-21.6	-1.1	1,964	1,974	-0.5
Bankruptcies	266	368	300	-27.7	-11.3	1,290	1,366	-5.6
Proposals	166	183	137	-9.3	21.2	674	608	10.9
Lanaudière	741	712	609	4.1	21.7	2,911	2,668	9.1
Bankruptcies	459	441	386	4.1	18.9	1,779	1,735	2.5
Proposals	282	271	223	4.1	26.5	1,132	933	21.3
Laurentides	845	925	918	-8.6	-8.0	3,619	3,561	1.6
Bankruptcies	536	575	634	-6.8	-15.5	2,280	2,432	-6.3
Proposals	309	350	284	-11.7	8.8	1,339	1,129	18.6
Outaouais	510	559	488	-8.8	4.5	2,196	2,138	2.7
Bankruptcies	346	353	331	-2.0	4.5	1,458	1,478	-1.4
Proposals	164	206	157	-20.4	4.5	738	660	11.8
Abitibi - Témiscamingue	98	124	134	-21.0	-26.9	425	540	-21.3
Bankruptcies	71	88	87	-19.3	-18.4	299	411	-27.3
Proposals	27	36	47	-25.0	-42.6	126	129	-2.3
Mauricie	278	267	261	4.1	6.5	1,146	1,129	1.5
Bankruptcies	226	207	212	9.2	6.6	905	928	-2.5
Proposals	52	60	49	-13.3	6.1	241	201	19.9
Saguenay - Lac-Saint-Jean	188	233	236	-19.3	-20.3	947	1,024	-7.5
Bankruptcies	139	168	174	-17.3	-20.1	667	776	-14.0
Proposals	49	65	62	-24.6	-21.0	280	248	12.9
Côte-Nord	65	49	41	32.7	58.5	227	216	5.1
Bankruptcies	48	42	34	14.3	41.2	179	171	4.7
Proposals	17	7	7	142.9	142.9	48	45	6.7
Nord-du-Québec	10	10	6	0.0	66.7	47	40	17.5
Bankruptcies	9	8	5	12.5	80.0	37	35	5.7
Proposals	1	2	1	-50.0	0.0	10	5	100.0
Ontario	**11,249**	**12,731**	**11,886**	**-11.6**	**-5.4**	**48,480**	**52,035**	**-6.8**
Bankruptcies	**5,606**	**6,275**	**6,057**	**-10.7**	**-7.4**	**23,945**	**26,952**	**-11.2**
Proposals	**5,643**	**6,456**	**5,829**	**-12.6**	**-3.2**	**24,535**	**25,083**	**-2.2**
Ottawa	917	1,084	909	-15.4	0.9	3,919	4,110	-4.6
Bankruptcies	538	663	591	-18.9	-9.0	2,372	2,635	-10.0
Proposals	379	421	318	-10.0	19.2	1,547	1,475	4.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Kingston - Pembroke	438	458	485	-4.4	-9.7	1,755	1,802	-2.6
Bankruptcies	272	282	343	-3.5	-20.7	1,115	1,165	-4.3
Proposals	166	176	142	-5.7	16.9	640	637	0.5
Muskoka - Kawarthas	395	404	379	-2.2	4.2	1,521	1,428	6.5
Bankruptcies	194	211	212	-8.1	-8.5	771	825	-6.5
Proposals	201	193	167	4.1	20.4	750	603	24.4
Toronto	4,703	5,350	5,237	-12.1	-10.2	20,455	22,606	-9.5
Bankruptcies	1,927	2,127	2,110	-9.4	-8.7	8,182	9,481	-13.7
Proposals	2,776	3,223	3,127	-13.9	-11.2	12,273	13,125	-6.5
Kitchener - Waterloo - Barrie	1,126	1,307	1,146	-13.8	-1.7	4,909	5,187	-5.4
Bankruptcies	563	688	577	-18.2	-2.4	2,468	2,705	-8.8
Proposals	563	619	569	-9.0	-1.1	2,441	2,482	-1.7
Hamilton - Niagara Peninsula	1,346	1,661	1,370	-19.0	-1.8	6,055	6,321	-4.2
Bankruptcies	645	809	689	-20.3	-6.4	2,968	3,173	-6.5
Proposals	701	852	681	-17.7	2.9	3,087	3,148	-1.9
London	754	819	834	-7.9	-9.6	3,223	3,461	-6.9
Bankruptcies	464	430	505	7.9	-8.1	1,865	2,141	-12.9
Proposals	290	389	329	-25.4	-11.9	1,358	1,320	2.9
Windsor - Sarnia	636	691	642	-8.0	-0.9	2,742	3,115	-12.0
Bankruptcies	421	448	421	-6.0	0.0	1,750	2,031	-13.8
Proposals	215	243	221	-11.5	-2.7	992	1,084	-8.5
Stratford - Bruce Peninsula	195	233	191	-16.3	2.1	910	869	4.7
Bankruptcies	126	155	132	-18.7	-4.5	587	594	-1.2
Proposals	69	78	59	-11.5	16.9	323	275	17.5
Northeast	600	571	559	5.1	7.3	2,387	2,492	-4.2
Bankruptcies	371	351	373	5.7	-0.5	1,445	1,732	-16.6
Proposals	229	220	186	4.1	23.1	942	760	23.9
Northwest	140	154	136	-9.1	2.9	604	644	-6.2
Bankruptcies	85	111	104	-23.4	-18.3	422	470	-10.2
Proposals	55	43	32	27.9	71.9	182	174	4.6
Manitoba	**456**	**505**	**514**	**-9.7**	**-11.3**	**1,932**	**2,306**	**-16.2**
Bankruptcies	**322**	**337**	**355**	**-4.5**	**-9.3**	**1,317**	**1,656**	**-20.5**
Proposals	**134**	**168**	**159**	**-20.2**	**-15.7**	**615**	**650**	**-5.4**
Southeast	35	30	20	16.7	75.0	115	160	-28.1
Bankruptcies	22	19	16	15.8	37.5	83	130	-36.2
Proposals	13	11	4	18.2	225.0	32	30	6.7
South Central	15	29	16	-48.3	-6.3	81	91	-11.0
Bankruptcies	14	23	9	-39.1	55.6	63	68	-7.4
Proposals	1	6	7	-83.3	-85.7	18	23	-21.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Southwest	40	48	67	-16.7	-40.3	211	271	-22.1
Bankruptcies	24	32	42	-25.0	-42.9	130	164	-20.7
Proposals	16	16	25	0.0	-36.0	81	107	-24.3
North Central	10	13	8	-23.1	25.0	56	57	-1.8
Bankruptcies	8	7	8	14.3	0.0	33	42	-21.4
Proposals	2	6	0	-66.7	--	23	15	53.3
Winnipeg	292	329	328	-11.2	-11.0	1,239	1,452	-14.7
Bankruptcies	209	225	227	-7.1	-7.9	860	1,063	-19.1
Proposals	83	104	101	-20.2	-17.8	379	389	-2.6
Interlake	22	29	33	-24.1	-33.3	98	120	-18.3
Bankruptcies	18	21	26	-14.3	-30.8	72	92	-21.7
Proposals	4	8	7	-50.0	-42.9	26	28	-7.1
Parklands	17	12	26	41.7	-34.6	52	77	-32.5
Bankruptcies	9	3	17	200.0	-47.1	24	42	-42.9
Proposals	8	9	9	-11.1	-11.1	28	35	-20.0
North	22	12	14	83.3	57.1	81	79	2.5
Bankruptcies	17	6	9	183.3	88.9	52	56	-7.1
Proposals	5	6	5	-16.7	0.0	29	23	26.1
Saskatchewan	**432**	**452**	**506**	**-4.4**	**-14.6**	**1,813**	**2,137**	**-15.2**
Bankruptcies	**262**	**264**	**320**	**-0.8**	**-18.1**	**1,060**	**1,334**	**-20.5**
Proposals	**170**	**188**	**186**	**-9.6**	**-8.6**	**753**	**803**	**-6.2**
Regina - Moose Mountain	107	122	153	-12.3	-30.1	456	613	-25.6
Bankruptcies	58	57	74	1.8	-21.6	221	318	-30.5
Proposals	49	65	79	-24.6	-38.0	235	295	-20.3
Swift Current - Moose Jaw	38	48	34	-20.8	11.8	173	216	-19.9
Bankruptcies	28	27	26	3.7	7.7	105	145	-27.6
Proposals	10	21	8	-52.4	25.0	68	71	-4.2
Saskatoon - Biggar	165	140	160	17.9	3.1	635	651	-2.5
Bankruptcies	107	87	115	23.0	-7.0	398	425	-6.4
Proposals	58	53	45	9.4	28.9	237	226	4.9
Yorkton - Melville	24	48	46	-50.0	-47.8	147	182	-19.2
Bankruptcies	13	31	31	-58.1	-58.1	93	130	-28.5
Proposals	11	17	15	-35.3	-26.7	54	52	3.8
Prince Albert	90	82	99	9.8	-9.1	362	427	-15.2
Bankruptcies	51	51	66	0.0	-22.7	220	280	-21.4
Proposals	39	31	33	25.8	18.2	142	147	-3.4
Northern	7	13	14	-46.2	-50.0	41	47	-12.8
Bankruptcies	5	11	9	-54.5	-44.4	25	36	-30.6
Proposals	2	2	5	0.0	-60.0	16	11	45.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Alberta	**2,186**	**2,394**	**2,411**	**-8.7**	**-9.3**	**9,416**	**10,266**	**-8.3**
Bankruptcies	**1,364**	**1,522**	**1,654**	**-10.4**	**-17.5**	**6,079**	**7,340**	**-17.2**
Proposals	**822**	**872**	**757**	**-5.7**	**8.6**	**3,337**	**2,926**	**14.0**
Lethbridge - Medicine Hat	166	211	222	-21.3	-25.2	793	940	-15.6
Bankruptcies	104	141	160	-26.2	-35.0	542	690	-21.4
Proposals	62	70	62	-11.4	0.0	251	250	0.4
Camrose - Drumheller	112	108	108	3.7	3.7	447	398	12.3
Bankruptcies	78	75	76	4.0	2.6	312	291	7.2
Proposals	34	33	32	3.0	6.3	135	107	26.2
Calgary	847	956	956	-11.4	-11.4	3,702	3,748	-1.2
Bankruptcies	542	641	673	-15.4	-19.5	2,479	2,859	-13.3
Proposals	305	315	283	-3.2	7.8	1,223	889	37.6
Banff - Jasper - Rocky Mountain House	44	36	65	22.2	-32.3	197	214	-7.9
Bankruptcies	32	21	57	52.4	-43.9	139	171	-18.7
Proposals	12	15	8	-20.0	50.0	58	43	34.9
Red Deer	112	117	110	-4.3	1.8	465	581	-20.0
Bankruptcies	65	67	73	-3.0	-11.0	291	419	-30.5
Proposals	47	50	37	-6.0	27.0	174	162	7.4
Edmonton	743	766	777	-3.0	-4.4	3,051	3,538	-13.8
Bankruptcies	429	452	495	-5.1	-13.3	1,813	2,315	-21.7
Proposals	314	314	282	0.0	11.3	1,238	1,223	1.2
Athabasca - Grande Prairie - Peace River	123	145	128	-15.2	-3.9	567	653	-13.2
Bankruptcies	94	96	91	-2.1	3.3	392	473	-17.1
Proposals	29	49	37	-40.8	-21.6	175	180	-2.8
Wood Buffalo - Cold Lake	38	53	45	-28.3	-15.6	195	194	0.5
Bankruptcies	20	28	29	-28.6	-31.0	111	123	-9.8
Proposals	18	25	16	-28.0	12.5	84	71	18.3
British Columbia	**2,806**	**3,160**	**2,921**	**-11.2**	**-3.9**	**11,794**	**12,104**	**-2.6**
Bankruptcies	**1,811**	**2,070**	**1,985**	**-12.5**	**-8.8**	**7,612**	**8,688**	**-12.4**
Proposals	**995**	**1,090**	**936**	**-8.7**	**6.3**	**4,182**	**3,416**	**22.4**
Vancouver Island and Coast	585	658	581	-11.1	0.7	2,418	2,578	-6.2
Bankruptcies	382	439	433	-13.0	-11.8	1,612	1,943	-17.0
Proposals	203	219	148	-7.3	37.2	806	635	26.9
Lower Mainland - Southwest	1,512	1,667	1,641	-9.3	-7.9	6,444	6,400	0.7
Bankruptcies	964	1,065	1,067	-9.5	-9.7	4,084	4,515	-9.5
Proposals	548	602	574	-9.0	-4.5	2,360	1,885	25.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Thompson - Okanagan	446	512	434	-12.9	2.8	1,780	1,913	-7.0
Bankruptcies	281	328	292	-14.3	-3.8	1,112	1,301	-14.5
Proposals	165	184	142	-10.3	16.2	668	612	9.2
Kootenay	99	101	81	-2.0	22.2	374	378	-1.1
Bankruptcies	70	68	60	2.9	16.7	257	272	-5.5
Proposals	29	33	21	-12.1	38.1	117	106	10.4
Cariboo	114	136	119	-16.2	-4.2	500	515	-2.9
Bankruptcies	81	102	79	-20.6	2.5	346	404	-14.4
Proposals	33	34	40	-2.9	-17.5	154	111	38.7
North Coast	14	31	25	-54.8	-44.0	96	103	-6.8
Bankruptcies	8	26	21	-69.2	-61.9	68	83	-18.1
Proposals	6	5	4	20.0	50.0	28	20	40.0
Nechako	11	12	12	-8.3	-8.3	59	87	-32.2
Bankruptcies	7	9	9	-22.2	-22.2	40	65	-38.5
Proposals	4	3	3	33.3	33.3	19	22	-13.6
Northeast	25	42	28	-40.5	-10.7	122	129	-5.4
Bankruptcies	18	34	24	-47.1	-25.0	93	104	-10.6
Proposals	7	8	4	-12.5	75.0	29	25	16.0
Northwest Territories	**9**	**8**	**12**	**12.5**	**-25.0**	**43**	**45**	**-4.4**
Bankruptcies	**3**	**5**	**9**	**-40.0**	**-66.7**	**26**	**32**	**-18.8**
Proposals	**6**	**3**	**3**	**100.0**	**100.0**	**17**	**13**	**30.8**
Yukon Territory	**12**	**5**	**11**	**140.0**	**9.1**	**29**	**44**	**-34.1**
Bankruptcies	**5**	**4**	**9**	**25.0**	**-44.4**	**19**	**39**	**-51.3**
Proposals	**7**	**1**	**2**	**600.0**	**250.0**	**10**	**5**	**100.0**
Nunavut	1	0	2	--	-50.0	2	10	-80.0
Bankruptcies	**0**	**0**	**1**	**--**	**-100.0**	**0**	**9**	**-100.0**
Proposals	**1**	**0**	**1**	**--**	**0.0**	**2**	**1**	**100.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Newfoundland and Labrador	**8**	**1**	**5**	**700.0**	**60.0**	**20**	**30**	**-33.3**
Bankruptcies	**4**	**1**	**5**	**300.0**	**-20.0**	**14**	**28**	**-50.0**
Proposals	**4**	**0**	**0**	--	--	**6**	**2**	**200.0**
Avalon Peninsula	5	1	1	400.0	400.0	8	15	-46.7
Bankruptcies	1	1	1	0.0	0.0	4	13	-69.2
Proposals	4	0	0	--	--	4	2	100.0
South Coast - Burin Peninsula	0	0	0	--	--	2	1	100.0
Bankruptcies	0	0	0	--	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	0	3	--	-66.7	5	7	-28.6
Bankruptcies	1	0	3	--	-66.7	5	7	-28.6
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	2	0	1	--	100.0	5	6	-16.7
Bankruptcies	2	0	1	--	100.0	3	6	-50.0
Proposals	0	0	0	--	--	2	0	--
Prince Edward Island	**3**	**3**	**4**	**0.0**	**-25.0**	**22**	**20**	**10.0**
Bankruptcies	**3**	**2**	**4**	**50.0**	**-25.0**	**18**	**14**	**28.6**
Proposals	**0**	**1**	**0**	**-100.0**	--	**4**	**6**	**-33.3**
Nova Scotia	**22**	**24**	**18**	**-8.3**	**22.2**	**93**	**136**	**-31.6**
Bankruptcies	**16**	**22**	**14**	**-27.3**	**14.3**	**77**	**117**	**-34.2**
Proposals	**6**	**2**	**4**	**200.0**	**50.0**	**16**	**19**	**-15.8**
Cape Breton	2	4	0	-50.0	--	13	9	44.4
Bankruptcies	1	4	0	-75.0	--	11	8	37.5
Proposals	1	0	0	--	--	2	1	100.0
North Shore	4	0	2	--	100.0	14	12	16.7
Bankruptcies	4	0	2	--	100.0	12	9	33.3
Proposals	0	0	0	--	--	2	3	-33.3
Annapolis Valley	5	6	1	-16.7	400.0	17	14	21.4
Bankruptcies	2	5	1	-60.0	100.0	13	12	8.3
Proposals	3	1	0	200.0	--	4	2	100.0
Southern	2	6	4	-66.7	-50.0	10	16	-37.5
Bankruptcies	2	5	3	-60.0	-33.3	9	13	-30.8
Proposals	0	1	1	-100.0	-100.0	1	3	-66.7
Halifax	8	8	11	0.0	-27.3	38	85	-55.3
Bankruptcies	6	8	8	-25.0	-25.0	31	76	-59.2
Proposals	2	0	3	--	-33.3	7	9	-22.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
New Brunswick	**17**	**18**	**21**	**-5.6**	**-19.0**	**59**	**72**	**-18.1**
Bankruptcies	**9**	**13**	**15**	**-30.8**	**-40.0**	**43**	**54**	**-20.4**
Proposals	**8**	**5**	**6**	**60.0**	**33.3**	**16**	**18**	**-11.1**
Campbellton - Miramichi	4	2	7	100.0	-42.9	7	17	-58.8
Bankruptcies	2	2	6	0.0	-66.7	5	15	-66.7
Proposals	2	0	1	--	100.0	2	2	0.0
Moncton - Richibucto	6	6	3	0.0	100.0	21	26	-19.2
Bankruptcies	4	3	3	33.3	33.3	15	21	-28.6
Proposals	2	3	0	-33.3	--	6	5	20.0
Saint John - St. Stephen	3	3	6	0.0	-50.0	13	14	-7.1
Bankruptcies	1	2	3	-50.0	-66.7	9	7	28.6
Proposals	2	1	3	100.0	-33.3	4	7	-42.9
Fredericton - Oromocto	2	1	2	100.0	0.0	4	6	-33.3
Bankruptcies	1	1	1	0.0	0.0	3	4	-25.0
Proposals	1	0	1	--	0.0	1	2	-50.0
Edmundston - Woodstock	2	6	2	-66.7	0.0	13	8	62.5
Bankruptcies	1	5	1	-80.0	0.0	10	6	66.7
Proposals	1	1	1	0.0	0.0	3	2	50.0
Quebec	**479**	**531**	**457**	**-9.8**	**4.8**	**2,079**	**2,095**	**-0.8**
Bankruptcies	**361**	**393**	**330**	**-8.1**	**9.4**	**1,533**	**1,569**	**-2.3**
Proposals	**118**	**138**	**127**	**-14.5**	**-7.1**	**546**	**526**	**3.8**
Gaspésie - Îles-de-la-Madeleine	2	4	13	-50.0	-84.6	12	32	-62.5
Bankruptcies	2	2	5	0.0	-60.0	7	21	-66.7
Proposals	0	2	8	-100.0	-100.0	5	11	-54.5
Bas-Saint-Laurent	8	7	16	14.3	-50.0	38	51	-25.5
Bankruptcies	5	7	11	-28.6	-54.5	30	38	-21.1
Proposals	3	0	5	--	-40.0	8	13	-38.5
Capitale-Nationale	30	35	35	-14.3	-14.3	145	157	-7.6
Bankruptcies	24	24	25	0.0	-4.0	104	117	-11.1
Proposals	6	11	10	-45.5	-40.0	41	40	2.5
Chaudière - Appalaches	27	16	14	68.8	92.9	87	79	10.1
Bankruptcies	23	14	10	64.3	130.0	68	63	7.9
Proposals	4	2	4	100.0	0.0	19	16	18.8
Estrie	12	14	8	-14.3	50.0	54	45	20.0
Bankruptcies	9	12	7	-25.0	28.6	40	34	17.6
Proposals	3	2	1	50.0	200.0	14	11	27.3
Centre-du-Québec	14	9	14	55.6	0.0	47	62	-24.2
Bankruptcies	11	7	10	57.1	10.0	38	47	-19.1
Proposals	3	2	4	50.0	-25.0	9	15	-40.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Montérégie	69	75	82	-8.0	-15.9	338	333	1.5
Bankruptcies	52	57	68	-8.8	-23.5	258	257	0.4
Proposals	17	18	14	-5.6	21.4	80	76	5.3
Montréal	156	170	133	-8.2	17.3	650	619	5.0
Bankruptcies	119	119	87	0.0	36.8	482	465	3.7
Proposals	37	51	46	-27.5	-19.6	168	154	9.1
Laval	45	33	30	36.4	50.0	162	154	5.2
Bankruptcies	35	26	20	34.6	75.0	113	108	4.6
Proposals	10	7	10	42.9	0.0	49	46	6.5
Lanaudière	25	41	21	-39.0	19.0	133	124	7.3
Bankruptcies	21	33	17	-36.4	23.5	101	94	7.4
Proposals	4	8	4	-50.0	0.0	32	30	6.7
Laurentides	28	51	37	-45.1	-24.3	164	197	-16.8
Bankruptcies	15	39	31	-61.5	-51.6	114	144	-20.8
Proposals	13	12	6	8.3	116.7	50	53	-5.7
Outaouais	22	15	17	46.7	29.4	73	81	-9.9
Bankruptcies	15	10	10	50.0	50.0	50	53	-5.7
Proposals	7	5	7	40.0	0.0	23	28	-17.9
Abitibi - Témiscamingue	10	13	3	-23.1	233.3	31	22	40.9
Bankruptcies	8	11	3	-27.3	166.7	25	22	13.6
Proposals	2	2	0	0.0	--	6	0	--
Mauricie	14	26	16	-46.2	-12.5	72	68	5.9
Bankruptcies	8	17	13	-52.9	-38.5	44	48	-8.3
Proposals	6	9	3	-33.3	100.0	28	20	40.0
Saguenay - Lac-Saint-Jean	6	16	8	-62.5	-25.0	60	49	22.4
Bankruptcies	5	11	8	-54.5	-37.5	48	41	17.1
Proposals	1	5	0	-80.0	--	12	8	50.0
Côte-Nord	2	4	5	-50.0	-60.0	8	14	-42.9
Bankruptcies	2	3	3	-33.3	-33.3	7	12	-41.7
Proposals	0	1	2	-100.0	-100.0	1	2	-50.0
Nord-du-Québec	5	0	0	--	--	5	5	0.0
Bankruptcies	5	0	0	--	--	5	4	25.0
Proposals	0	0	0	--	--	0	1	-100.0
Ontario	**312**	**339**	**360**	**-8.0**	**-13.3**	**1,438**	**1,636**	**-12.1**
Bankruptcies	**240**	**247**	**290**	**-2.8**	**-17.2**	**1,093**	**1,308**	**-16.4**
Proposals	**72**	**92**	**70**	**-21.7**	**2.9**	**345**	**328**	**5.2**
Ottawa	36	30	23	20.0	56.5	129	123	4.9
Bankruptcies	31	20	19	55.0	63.2	99	95	4.2
Proposals	5	10	4	-50.0	25.0	30	28	7.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Kingston - Pembroke	3	8	11	-62.5	-72.7	24	36	-33.3
Bankruptcies	3	8	8	-62.5	-62.5	22	31	-29.0
Proposals	0	0	3	--	-100.0	2	5	-60.0
Muskoka - Kawarthas	6	6	21	0.0	-71.4	23	43	-46.5
Bankruptcies	4	5	20	-20.0	-80.0	19	41	-53.7
Proposals	2	1	1	100.0	100.0	4	2	100.0
Toronto	159	180	193	-11.7	-17.6	773	901	-14.2
Bankruptcies	112	132	143	-15.2	-21.7	576	704	-18.2
Proposals	47	48	50	-2.1	-6.0	197	197	0.0
Kitchener - Waterloo - Barrie	34	27	28	25.9	21.4	131	139	-5.8
Bankruptcies	30	20	27	50.0	11.1	98	117	-16.2
Proposals	4	7	1	-42.9	300.0	33	22	50.0
Hamilton - Niagara Peninsula	22	39	41	-43.6	-46.3	146	180	-18.9
Bankruptcies	17	29	37	-41.4	-54.1	113	144	-21.5
Proposals	5	10	4	-50.0	25.0	33	36	-8.3
London	20	8	8	150.0	150.0	54	59	-8.5
Bankruptcies	17	6	7	183.3	142.9	44	44	0.0
Proposals	3	2	1	50.0	200.0	10	15	-33.3
Windsor - Sarnia	9	14	18	-35.7	-50.0	58	58	0.0
Bankruptcies	7	9	15	-22.2	-53.3	48	51	-5.9
Proposals	2	5	3	-60.0	-33.3	10	7	42.9
Stratford - Bruce Peninsula	8	6	6	33.3	33.3	29	31	-6.5
Bankruptcies	7	6	6	16.7	16.7	24	28	-14.3
Proposals	1	0	0	--	--	5	3	66.7
Northeast	8	10	7	-20.0	14.3	49	45	8.9
Bankruptcies	6	8	5	-25.0	20.0	38	34	11.8
Proposals	2	2	2	0.0	0.0	11	11	0.0
Northwest	5	7	2	-28.6	150.0	25	19	31.6
Bankruptcies	4	1	2	300.0	100.0	14	19	-26.3
Proposals	1	6	0	-83.3	--	11	0	--
Manitoba	**8**	**9**	**14**	**-11.1**	**-42.9**	**62**	**64**	**-3.1**
Bankruptcies	**8**	**5**	**13**	**60.0**	**-38.5**	**48**	**53**	**-9.4**
Proposals	**0**	**4**	**1**	**-100.0**	**-100.0**	**14**	**11**	**27.3**
Southeast	0	3	2	-100.0	-100.0	8	5	60.0
Bankruptcies	0	3	2	-100.0	-100.0	3	4	-25.0
Proposals	0	0	0	--	--	5	1	400.0
South Central	0	0	3	--	-100.0	3	7	-57.1
Bankruptcies	0	0	3	--	-100.0	3	6	-50.0
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Southwest	0	2	4	-100.0	-100.0	7	14	-50.0
Bankruptcies	0	0	3	--	-100.0	3	13	-76.9
Proposals	0	2	1	-100.0	-100.0	4	1	300.0
North Central	0	0	0	--	--	6	3	100.0
Bankruptcies	0	0	0	--	--	6	1	500.0
Proposals	0	0	0	--	--	0	2	-100.0
Winnipeg	7	2	4	250.0	75.0	30	24	25.0
Bankruptcies	7	1	4	600.0	75.0	26	21	23.8
Proposals	0	1	0	-100.0	--	4	3	33.3
Interlake	1	0	1	--	0.0	2	2	0.0
Bankruptcies	1	0	1	--	0.0	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Parklands	0	2	0	-100.0	--	4	6	-33.3
Bankruptcies	0	1	0	-100.0	--	3	3	0.0
Proposals	0	1	0	-100.0	--	1	3	-66.7
North	0	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**33**	**36**	**43**	**-8.3**	**-23.3**	**136**	**162**	**-16.0**
Bankruptcies	**16**	**24**	**33**	**-33.3**	**-51.5**	**86**	**110**	**-21.8**
Proposals	**17**	**12**	**10**	**41.7**	**70.0**	**50**	**52**	**-3.8**
Regina - Moose Mountain	7	12	21	-41.7	-66.7	41	56	-26.8
Bankruptcies	0	6	17	-100.0	-100.0	23	38	-39.5
Proposals	7	6	4	16.7	75.0	18	18	0.0
Swift Current - Moose Jaw	8	4	2	100.0	300.0	22	16	37.5
Bankruptcies	5	2	1	150.0	400.0	11	8	37.5
Proposals	3	2	1	50.0	200.0	11	8	37.5
Saskatoon - Biggar	6	4	2	50.0	200.0	25	39	-35.9
Bankruptcies	5	3	2	66.7	150.0	21	32	-34.4
Proposals	1	1	0	0.0	--	4	7	-42.9
Yorkton - Melville	7	7	7	0.0	0.0	23	24	-4.2
Bankruptcies	2	5	5	-60.0	-60.0	10	13	-23.1
Proposals	5	2	2	150.0	150.0	13	11	18.2
Prince Albert	5	8	8	-37.5	-37.5	22	21	4.8
Bankruptcies	4	7	5	-42.9	-20.0	19	14	35.7
Proposals	1	1	3	0.0	-66.7	3	7	-57.1
Northern	0	1	3	-100.0	-100.0	2	4	-50.0
Bankruptcies	0	1	3	-100.0	-100.0	2	4	-50.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Alberta	**57**	**91**	**79**	**-37.4**	**-27.8**	**325**	**357**	**-9.0**
Bankruptcies	**47**	**70**	**64**	**-32.9**	**-26.6**	**248**	**284**	**-12.7**
Proposals	**10**	**21**	**15**	**-52.4**	**-33.3**	**77**	**73**	**5.5**
Lethbridge - Medicine Hat	6	4	2	50.0	200.0	21	16	31.3
Bankruptcies	5	4	2	25.0	150.0	16	16	0.0
Proposals	1	0	0	--	--	5	0	--
Camrose - Drumheller	2	3	3	-33.3	-33.3	10	12	-16.7
Bankruptcies	2	3	1	-33.3	100.0	9	7	28.6
Proposals	0	0	2	--	-100.0	1	5	-80.0
Calgary	21	31	33	-32.3	-36.4	129	136	-5.1
Bankruptcies	16	28	27	-42.9	-40.7	102	108	-5.6
Proposals	5	3	6	66.7	-16.7	27	28	-3.6
Banff - Jasper - Rocky Mountain House	0	3	2	-100.0	-100.0	7	10	-30.0
Bankruptcies	0	3	2	-100.0	-100.0	6	9	-33.3
Proposals	0	0	0	--	--	1	1	0.0
Red Deer	5	8	5	-37.5	0.0	21	31	-32.3
Bankruptcies	4	2	5	100.0	-20.0	10	25	-60.0
Proposals	1	6	0	-83.3	--	11	6	83.3
Edmonton	17	26	25	-34.6	-32.0	97	107	-9.3
Bankruptcies	14	17	20	-17.6	-30.0	74	86	-14.0
Proposals	3	9	5	-66.7	-40.0	23	21	9.5
Athabasca - Grande Prairie - Peace River	5	13	6	-61.5	-16.7	32	32	0.0
Bankruptcies	5	11	5	-54.5	0.0	25	26	-3.8
Proposals	0	2	1	-100.0	-100.0	7	6	16.7
Wood Buffalo - Cold Lake	0	1	1	-100.0	-100.0	7	11	-36.4
Bankruptcies	0	1	1	-100.0	-100.0	5	5	0.0
Proposals	0	0	0	--	--	2	6	-66.7
British Columbia	**69**	**54**	**62**	**27.8**	**11.3**	**260**	**241**	**7.9**
Bankruptcies	**49**	**45**	**47**	**8.9**	**4.3**	**198**	**191**	**3.7**
Proposals	**20**	**9**	**15**	**122.2**	**33.3**	**62**	**50**	**24.0**
Vancouver Island and Coast	6	7	12	-14.3	-50.0	39	50	-22.0
Bankruptcies	4	5	8	-20.0	-50.0	20	44	-54.5
Proposals	2	2	4	0.0	-50.0	19	6	216.7
Lower Mainland - Southwest	43	24	34	79.2	26.5	136	132	3.0
Bankruptcies	30	20	27	50.0	11.1	105	102	2.9
Proposals	13	4	7	225.0	85.7	31	30	3.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Thompson - Okanagan	16	18	13	-11.1	23.1	60	41	46.3
Bankruptcies	11	15	11	-26.7	0.0	48	31	54.8
Proposals	5	3	2	66.7	150.0	12	10	20.0
Kootenay	2	1	1	100.0	100.0	14	8	75.0
Bankruptcies	2	1	0	100.0	--	14	7	100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Cariboo	1	0	0	--	--	4	2	100.0
Bankruptcies	1	0	0	--	--	4	1	300.0
Proposals	0	0	0	--	--	0	1	-100.0
North Coast	0	2	1	-100.0	-100.0	3	1	200.0
Bankruptcies	0	2	1	-100.0	-100.0	3	1	200.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Northeast	0	2	1	-100.0	-100.0	4	4	0.0
Bankruptcies	0	2	0	-100.0	--	4	3	33.3
Proposals	0	0	1	--	-100.0	0	1	-100.0
Northwest Territories	**0**	**1**	**0**	**-100.0**	**--**	**1**	**2**	**-50.0**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**1**	**0**	**-100.0**	**--**	**1**	**2**	**-50.0**
Yukon Territory	**0**	**1**	**1**	**-100.0**	**-100.0**	**1**	**2**	**-50.0**
Bankruptcies	**0**	**1**	**1**	**-100.0**	**-100.0**	**1**	**1**	**0.0**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Nunavut	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
St. John's	N.L.	**120**	**167**	**166**	**-28.1**	**-27.7**	**556**	**703**	**-20.9**
Bankruptcies		113	148	155	-23.6	-27.1	492	652	-24.5
Proposals		7	19	11	-63.2	-36.4	64	51	25.5
Halifax	N.S.	**382**	**447**	**381**	**-14.5**	**0.3**	**1,646**	**1,712**	**-3.9**
Bankruptcies		277	353	299	-21.5	-7.4	1,259	1,400	-10.1
Proposals		105	94	82	11.7	28.0	387	312	24.0
Moncton	N.B.	**206**	**207**	**182**	**-0.5**	**13.2**	**763**	**701**	**8.8**
Bankruptcies		152	162	137	-6.2	10.9	571	568	0.5
Proposals		54	45	45	20.0	20.0	192	133	44.4
Saint John	N.B.	**182**	**198**	**189**	**-8.1**	**-3.7**	**729**	**640**	**13.9**
Bankruptcies		134	154	149	-13.0	-10.1	550	524	5.0
Proposals		48	44	40	9.1	20.0	179	116	54.3
Saguenay	Que.	**95**	**136**	**129**	**-30.1**	**-26.4**	**541**	**598**	**-9.5**
Bankruptcies		65	94	86	-30.9	-24.4	360	429	-16.1
Proposals		30	42	43	-28.6	-30.2	181	169	7.1
Québec	Que.	**540**	**606**	**539**	**-10.9**	**0.2**	**2,322**	**2,485**	**-6.6**
Bankruptcies		404	439	435	-8.0	-7.1	1,721	1,921	-10.4
Proposals		136	167	104	-18.6	30.8	601	564	6.6
Sherbrooke	Que.	**180**	**183**	**164**	**-1.6**	**9.8**	**754**	**797**	**-5.4**
Bankruptcies		146	152	136	-3.9	7.4	595	676	-12.0
Proposals		34	31	28	9.7	21.4	159	121	31.4
Trois-Rivières	Que.	**162**	**157**	**133**	**3.2**	**21.8**	**662**	**606**	**9.2**
Bankruptcies		128	123	108	4.1	18.5	523	495	5.7
Proposals		34	34	25	0.0	36.0	139	111	25.2
Montréal	Que.	**4,253**	**4,740**	**4,377**	**-10.3**	**-2.8**	**18,125**	**18,705**	**-3.1**
Bankruptcies		2,782	3,194	3,104	-12.9	-10.4	12,158	13,269	-8.4
Proposals		1,471	1,546	1,273	-4.9	15.6	5,967	5,436	9.8
Ottawa - Gatineau	Ont./ Que.	**990**	**1,101**	**952**	**-10.1**	**4.0**	**4,215**	**4,237**	**-0.5**
Bankruptcies		617	661	627	-6.7	-1.6	2,611	2,727	-4.3
Proposals		373	440	325	-15.2	14.8	1,604	1,510	6.2
Kingston	Ont.	**145**	**153**	**164**	**-5.2**	**-11.6**	**564**	**583**	**-3.3**
Bankruptcies		98	99	121	-1.0	-19.0	381	386	-1.3
Proposals		47	54	43	-13.0	9.3	183	197	-7.1
Peterborough	Ont.	**109**	**128**	**111**	**-14.8**	**-1.8**	**444**	**446**	**-0.4**
Bankruptcies		44	72	61	-38.9	-27.9	225	257	-12.5
Proposals		65	56	50	16.1	30.0	219	189	15.9
Oshawa	Ont.	**381**	**372**	**427**	**2.4**	**-10.8**	**1,629**	**1,750**	**-6.9**
Bankruptcies		144	158	163	-8.9	-11.7	647	724	-10.6
Proposals		237	214	264	10.7	-10.2	982	1,026	-4.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Toronto	**Ont.**	**4,209**	**4,861**	**4,732**	**-13.4**	**-11.1**	**18,477**	**20,605**	**-10.3**
Bankruptcies		1,743	1,938	1,916	-10.1	-9.0	7,426	8,680	-14.4
Proposals		2,466	2,923	2,816	-15.6	-12.4	11,051	11,925	-7.3
Hamilton	**Ont.**	**652**	**827**	**708**	**-21.2**	**-7.9**	**3,007**	**3,292**	**-8.7**
Bankruptcies		307	360	344	-14.7	-10.8	1,382	1,610	-14.2
Proposals		345	467	364	-26.1	-5.2	1,625	1,682	-3.4
St. Catharines - Niagara	**Ont.**	**429**	**495**	**403**	**-13.3**	**6.5**	**1,854**	**1,875**	**-1.1**
Bankruptcies		213	272	222	-21.7	-4.1	979	998	-1.9
Proposals		216	223	181	-3.1	19.3	875	877	-0.2
Kitchener	**Ont.**	**412**	**455**	**399**	**-9.5**	**3.3**	**1,710**	**1,880**	**-9.0**
Bankruptcies		205	257	230	-20.2	-10.9	911	1,072	-15.0
Proposals		207	198	169	4.5	22.5	799	808	-1.1
Brantford	**Ont.**	**153**	**167**	**120**	**-8.4**	**27.5**	**633**	**595**	**6.4**
Bankruptcies		73	95	53	-23.2	37.7	335	291	15.1
Proposals		80	72	67	11.1	19.4	298	304	-2.0
Guelph	**Ont.**	**97**	**93**	**97**	**4.3**	**0.0**	**385**	**478**	**-19.5**
Bankruptcies		52	54	44	-3.7	18.2	186	237	-21.5
Proposals		45	39	53	15.4	-15.1	199	241	-17.4
London	**Ont.**	**544**	**610**	**630**	**-10.8**	**-13.7**	**2,381**	**2,622**	**-9.2**
Bankruptcies		342	317	378	7.9	-9.5	1,356	1,581	-14.2
Proposals		202	293	252	-31.1	-19.8	1,025	1,041	-1.5
Windsor	**Ont.**	**342**	**344**	**323**	**-0.6**	**5.9**	**1,411**	**1,667**	**-15.4**
Bankruptcies		210	226	205	-7.1	2.4	883	1,070	-17.5
Proposals		132	118	118	11.9	11.9	528	597	-11.6
Barrie	**Ont.**	**239**	**287**	**239**	**-16.7**	**0.0**	**1,053**	**1,064**	**-1.0**
Bankruptcies		124	133	108	-6.8	14.8	487	472	3.2
Proposals		115	154	131	-25.3	-12.2	566	592	-4.4
Greater Sudbury	**Ont.**	**189**	**158**	**162**	**19.6**	**16.7**	**709**	**728**	**-2.6**
Bankruptcies		105	92	90	14.1	16.7	389	459	-15.3
Proposals		84	66	72	27.3	16.7	320	269	19.0
Thunder Bay	**Ont.**	**78**	**93**	**76**	**-16.1**	**2.6**	**359**	**387**	**-7.2**
Bankruptcies		44	60	52	-26.7	-15.4	246	282	-12.8
Proposals		34	33	24	3.0	41.7	113	105	7.6
Winnipeg	**Man.**	**297**	**327**	**333**	**-9.2**	**-10.8**	**1,240**	**1,471**	**-15.7**
Bankruptcies		214	224	234	-4.5	-8.5	864	1,084	-20.3
Proposals		83	103	99	-19.4	-16.2	376	387	-2.8
Regina	**Sask.**	**81**	**97**	**109**	**-16.5**	**-25.7**	**355**	**458**	**-22.5**
Bankruptcies		40	40	55	0.0	-27.3	162	241	-32.8
Proposals		41	57	54	-28.1	-24.1	193	217	-11.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Saskatoon	**Sask.**	**134**	**117**	**122**	**14.5**	**9.8**	**526**	**538**	**-2.2**
Bankruptcies		89	74	90	20.3	-1.1	326	349	-6.6
Proposals		45	43	32	4.7	40.6	200	189	5.8
Calgary	**Alta.**	**766**	**869**	**863**	**-11.9**	**-11.2**	**3,317**	**3,385**	**-2.0**
Bankruptcies		487	581	604	-16.2	-19.4	2,213	2,592	-14.6
Proposals		279	288	259	-3.1	7.7	1,104	793	39.2
Edmonton	**Alta.**	**688**	**719**	**739**	**-4.3**	**-6.9**	**2,855**	**3,360**	**-15.0**
Bankruptcies		393	427	469	-8.0	-16.2	1,695	2,188	-22.5
Proposals		295	292	270	1.0	9.3	1,160	1,172	-1.0
Kelowna	**B.C.**	**143**	**201**	**174**	**-28.9**	**-17.8**	**644**	**712**	**-9.6**
Bankruptcies		87	123	108	-29.3	-19.4	384	459	-16.3
Proposals		56	78	66	-28.2	-15.2	260	253	2.8
Abbotsford	**B.C.**	**152**	**147**	**159**	**3.4**	**-4.4**	**600**	**503**	**19.3**
Bankruptcies		85	90	95	-5.6	-10.5	364	358	1.7
Proposals		67	57	64	17.5	4.7	236	145	62.8
Vancouver	**B.C.**	**1,188**	**1,344**	**1,318**	**-11.6**	**-9.9**	**5,126**	**5,215**	**-1.7**
Bankruptcies		759	848	854	-10.5	-11.1	3,221	3,629	-11.2
Proposals		429	496	464	-13.5	-7.5	1,905	1,586	20.1
Victoria	**B.C.**	**253**	**278**	**243**	**-9.0**	**4.1**	**1,053**	**1,098**	**-4.1**
Bankruptcies		151	168	177	-10.1	-14.7	663	829	-20.0
Proposals		102	110	66	-7.3	54.5	390	269	45.0

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
St. John's	N.L.	**4**	**1**	**1**	**300.0**	**300.0**	**6**	**9**	**-33.3**
Bankruptcies		1	1	1	0.0	0.0	3	9	-66.7
Proposals		3	0	0	--	--	3	0	--
Halifax	N.S.	**8**	**8**	**11**	**0.0**	**-27.3**	**36**	**79**	**-54.4**
Bankruptcies		6	8	8	-25.0	-25.0	30	70	-57.1
Proposals		2	0	3	--	-33.3	6	9	-33.3
Moncton	N.B.	**4**	**5**	**2**	**-20.0**	**100.0**	**16**	**20**	**-20.0**
Bankruptcies		3	2	2	50.0	50.0	11	17	-35.3
Proposals		1	3	0	-66.7	--	5	3	66.7
Saint John	N.B.	**2**	**2**	**2**	**0.0**	**0.0**	**9**	**5**	**80.0**
Bankruptcies		1	2	1	-50.0	0.0	7	2	250.0
Proposals		1	0	1	--	0.0	2	3	-33.3
Saguenay	Que.	**3**	**7**	**0**	**-57.1**	**--**	**27**	**21**	**28.6**
Bankruptcies		2	4	0	-50.0	--	21	16	31.3
Proposals		1	3	0	-66.7	--	6	5	20.0
Québec	Que.	**32**	**37**	**38**	**-13.5**	**-15.8**	**154**	**171**	**-9.9**
Bankruptcies		25	27	28	-7.4	-10.7	112	132	-15.2
Proposals		7	10	10	-30.0	-30.0	42	39	7.7
Sherbrooke	Que.	**6**	**4**	**2**	**50.0**	**200.0**	**24**	**21**	**14.3**
Bankruptcies		4	4	2	0.0	100.0	18	13	38.5
Proposals		2	0	0	--	--	6	8	-25.0
Trois-Rivières	Que.	**10**	**13**	**10**	**-23.1**	**0.0**	**44**	**35**	**25.7**
Bankruptcies		6	8	8	-25.0	-25.0	30	27	11.1
Proposals		4	5	2	-20.0	100.0	14	8	75.0
Montréal	Que.	**279**	**309**	**256**	**-9.7**	**9.0**	**1,213**	**1,186**	**2.3**
Bankruptcies		207	222	188	-6.8	10.1	889	891	-0.2
Proposals		72	87	68	-17.2	5.9	324	295	9.8
Ottawa - Gatineau	Ont./ Que.	**42**	**34**	**33**	**23.5**	**27.3**	**150**	**148**	**1.4**
Bankruptcies		33	22	23	50.0	43.5	106	106	0.0
Proposals		9	12	10	-25.0	-10.0	44	42	4.8
Kingston	Ont.	**1**	**6**	**3**	**-83.3**	**-66.7**	**12**	**13**	**-7.7**
Bankruptcies		1	6	2	-83.3	-50.0	12	10	20.0
Proposals		0	0	1	--	-100.0	0	3	-100.0
Peterborough	Ont.	**4**	**1**	**10**	**300.0**	**-60.0**	**6**	**13**	**-53.8**
Bankruptcies		2	1	9	100.0	-77.8	4	12	-66.7
Proposals		2	0	1	--	100.0	2	1	100.0
Oshawa	Ont.	**9**	**11**	**6**	**-18.2**	**50.0**	**37**	**42**	**-11.9**
Bankruptcies		8	11	6	-27.3	33.3	35	40	-12.5
Proposals		1	0	0	--	--	2	2	0.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Toronto	**Ont.**	**151**	**163**	**180**	**-7.4**	**-16.1**	**716**	**833**	**-14.0**
Bankruptcies		104	118	133	-11.9	-21.8	528	641	-17.6
Proposals		47	45	47	4.4	0.0	188	192	-2.1
Hamilton	**Ont.**	**10**	**14**	**19**	**-28.6**	**-47.4**	**62**	**87**	**-28.7**
Bankruptcies		6	13	16	-53.8	-62.5	49	68	-27.9
Proposals		4	1	3	300.0	33.3	13	19	-31.6
St. Catharines - Niagara	**Ont.**	**9**	**9**	**14**	**0.0**	**-35.7**	**37**	**55**	**-32.7**
Bankruptcies		8	7	13	14.3	-38.5	30	49	-38.8
Proposals		1	2	1	-50.0	0.0	7	6	16.7
Kitchener	**Ont.**	**6**	**6**	**5**	**0.0**	**20.0**	**37**	**36**	**2.8**
Bankruptcies		5	3	4	66.7	25.0	27	28	-3.6
Proposals		1	3	1	-66.7	0.0	10	8	25.0
Brantford	**Ont.**	**2**	**8**	**2**	**-75.0**	**0.0**	**24**	**20**	**20.0**
Bankruptcies		2	5	2	-60.0	0.0	16	13	23.1
Proposals		0	3	0	-100.0	--	8	7	14.3
Guelph	**Ont.**	**3**	**3**	**2**	**0.0**	**50.0**	**16**	**7**	**128.6**
Bankruptcies		2	1	2	100.0	0.0	9	6	50.0
Proposals		1	2	0	-50.0	--	7	1	600.0
London	**Ont.**	**17**	**4**	**6**	**325.0**	**183.3**	**38**	**39**	**-2.6**
Bankruptcies		14	3	5	366.7	180.0	31	28	10.7
Proposals		3	1	1	200.0	200.0	7	11	-36.4
Windsor	**Ont.**	**7**	**4**	**9**	**75.0**	**-22.2**	**30**	**25**	**20.0**
Bankruptcies		5	2	7	150.0	-28.6	24	21	14.3
Proposals		2	2	2	0.0	0.0	6	4	50.0
Barrie	**Ont.**	**13**	**6**	**7**	**116.7**	**85.7**	**33**	**34**	**-2.9**
Bankruptcies		12	6	7	100.0	71.4	29	30	-3.3
Proposals		1	0	0	--	--	4	4	0.0
Greater Sudbury	**Ont.**	**0**	**0**	**2**	**--**	**-100.0**	**3**	**6**	**-50.0**
Bankruptcies		0	0	1	--	-100.0	3	4	-25.0
Proposals		0	0	1	--	-100.0	0	2	-100.0
Thunder Bay	**Ont.**	**4**	**2**	**2**	**100.0**	**100.0**	**15**	**15**	**0.0**
Bankruptcies		3	1	2	200.0	50.0	10	15	-33.3
Proposals		1	1	0	0.0	--	5	0	--
Winnipeg	**Man.**	**5**	**2**	**4**	**150.0**	**25.0**	**30**	**24**	**25.0**
Bankruptcies		5	1	4	400.0	25.0	26	21	23.8
Proposals		0	1	0	-100.0	--	4	3	33.3
Regina	**Sask.**	**2**	**8**	**12**	**-75.0**	**-83.3**	**27**	**34**	**-20.6**
Bankruptcies		0	4	11	-100.0	-100.0	17	25	-32.0
Proposals		2	4	1	-50.0	100.0	10	9	11.1

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2012	Q2 2012	Q3 2011	Q2 2012 to Q3 2012	Q3 2011 to Q3 2012	09-30-2012	09-30-2011	% Change
Saskatoon	**Sask.**	**5**	**4**	**2**	**25.0**	**150.0**	**23**	**33**	**-30.3**
Bankruptcies		5	3	2	66.7	150.0	20	26	-23.1
Proposals		0	1	0	-100.0	--	3	7	-57.1
Calgary	**Alta.**	**17**	**27**	**32**	**-37.0**	**-46.9**	**107**	**118**	**-9.3**
Bankruptcies		13	24	26	-45.8	-50.0	89	92	-3.3
Proposals		4	3	6	33.3	-33.3	18	26	-30.8
Edmonton	**Alta.**	**14**	**25**	**24**	**-44.0**	**-41.7**	**88**	**99**	**-11.1**
Bankruptcies		11	16	19	-31.3	-42.1	66	80	-17.5
Proposals		3	9	5	-66.7	-40.0	22	19	15.8
Kelowna	**B.C.**	**9**	**6**	**6**	**50.0**	**50.0**	**26**	**23**	**13.0**
Bankruptcies		5	5	5	0.0	0.0	17	18	-5.6
Proposals		4	1	1	300.0	300.0	9	5	80.0
Abbotsford	**B.C.**	**2**	**1**	**2**	**100.0**	**0.0**	**8**	**6**	**33.3**
Bankruptcies		1	1	2	0.0	-50.0	4	6	-33.3
Proposals		1	0	0	--	--	4	0	--
Vancouver	**B.C.**	**38**	**22**	**28**	**72.7**	**35.7**	**118**	**113**	**4.4**
Bankruptcies		27	18	21	50.0	28.6	92	83	10.8
Proposals		11	4	7	175.0	57.1	26	30	-13.3
Victoria	**B.C.**	**3**	**4**	**6**	**-25.0**	**-50.0**	**18**	**32**	**-43.8**
Bankruptcies		2	2	4	0.0	-50.0	10	28	-64.3
Proposals		1	2	2	-50.0	-50.0	8	4	100.0